

UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

IN RE) CHAPTER 7
)
MCCARTHY, VALERIE J) CASE NO. 05-39067-MB
)
Debtor.) Hon. Manuel Barbosa

**NOTICE OF TRUSTEE'S FINAL REPORT, HEARING ON APPLICATIONS
FOR COMPENSATION, AND HEARING ON THE ABANDONMENT
OF PROPERTY BY THE TRUSTEE**

To the Debtor, Creditors and other Parties in Interest:

1. NOTICE IS HEREBY GIVEN that the Trustee of the above captioned case has filed a Trustee's Final Report and final applications for compensation. A hearing will be held

At: Old Kane County Courthouse, 100 S. Third St., Room 140, Geneva, Illinois 60134

On: **August 23, 2007** Time: **10:00 a.m.**

2. The hearing will be held for the purpose of ruling on any objections to the Final Report, ruling on applications for compensation and expenses and any objections to the pending applications and transacting such other business as may be properly noticed before the Court. ATTENDANCE BY THE DEBTOR AND CREDITORS IS WELCOMED BUT NOT REQUIRED.

3. The Trustee's Final Report shows total:

Receipts	\$5,400.19
Disbursements	\$0.00
Net Cash Available for Distribution	\$12,900.19

4. Applications for Chapter 7 fees and administrative expenses have been filed as follows:

<u>Applicant</u>	<u>Compensation Previously Paid</u>	<u>Fees Now Requested</u>	<u>Expenses</u>
<u>THOMAS E. SPRINGER, Trustee</u>	\$0.00	\$1,290.02	\$0.00
<u>THOMAS E. SPRINGER, Trustee Attorney</u>	\$0.00	\$2,500.00	\$146.32

5. Applications for Chapter 11 fees and administrative expenses have been filed as follows: N/A

6. In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in full for there to be any dividend to general unsecured creditors. The priority dividend is anticipated to be 0.00% .

Allowed priority claims are: N/A

7. Claims of general unsecured creditors totaling \$64,514.96 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims and the Debtor's homestead exemption have been paid in full. The general unsecured dividend is anticipated to be 2.27% .

Allowed general unsecured claims are as follows:

<u>Claim Number</u>	<u>Claimant</u>	<u>Amount of Claim</u>	<u>Proposed Payment</u>
1	USAA Federal Savings Bank	\$2,643.85	\$59.99
2	Citibank USA NA	\$3,666.31	\$83.19
3	Discover Bank/Discover Financial Se	\$11,150.64	\$253.01
4	Kohl's Department Store	\$358.92	\$8.14
7	Recovery Management Systems Corpora	\$3,901.91	\$88.54
8	Target National Bank (fka Retailers	\$293.33	\$6.66
9	Coste, Gregory	\$42,500.00	\$964.32

8. Proposed dividends are approximations. Actual dividends may differ due to interest accrual, fee reductions, or as ordered by the Court.
9. The Trustee's Final Report and all applications for compensation are available for inspection at the office of the Clerk of the Bankruptcy Court, Dirksen Federal Courthouse, 219 So. Dearborn Street, 7th Floor, Chicago, Illinois 60604, or may be viewed on the Court's web site, www.ilnb.uscourts.gov. If no objections are filed, the Court will act on the fee applications(s) and the Trustee may pay dividends pursuant to Federal Rule of Bankruptcy Procedure 3009 without further order of Court.
10. Debtor has been discharged.
11. The Trustee proposes to abandon the following property at the hearing:

<u>Name of Property</u>	<u>Scheduled Value</u>
Checking account with Harris Bank	\$1,700.00
Miscellaneous used household goods	\$800.00
Miscellaneous books, tapes, CD's etc.	\$100.00
Personal Used clothing	\$550.00
Miscellaneous costume jewelry	\$100.00
401(k) Plan through employer - 100% exempt	\$1,000.00
1997 Chrysler Cirrus. 85,000 miles.	\$1,670.00
1999 Plymouth Neon. 99,000 miles.	\$950.00

Dated: **July 25, 2007**

For the Court,

By: **KENNETH S GARDNER**

Kenneth S. Gardner
Clerk of the U.S. Bankruptcy Court
219 S. Dearborn Street; 7th Floor
Chicago, IL 60604

Trustee: Thomas E. Springer
Address: 400 S. County Farm Road
Suite 330
Wheaton, IL 60187
Phone No.: (630) 510-0000

Bankruptcy Noticing Center
2525 Network Place, 3rd Floor
Herndon, Virginia 20171-3514

CERTIFICATE OF SERVICE

District/off: 0752-1
Case: 05-39067

User: amcc7
Form ID: pdf002

Page 1 of 2
Total Served: 32

Date Rcvd: Jul 25, 2007

The following entities were served by first class mail on Jul 27, 2007.

db +Valerie J. McCarthy, 2150 W Foster Ave, Apt. B, Chicago, IL 60625-1206
aty +Christopher J Hales, Springer, Brown, Covey, Gaertner & Davis, 400 S County Farm Road,
Suite 330, Wheaton, IL 60187-4547
aty +David Chang, Law Office of David Chang, 10 N. Martingale Rd., #400,
Schaumburg, IL 60173-2411
aty +Jose G Moreno, Codilis & Associates, 15W030 N Frontage Road, Suite 100,
Burr Ridge, IL 60527-6921
aty +Springer, Brown, Covey, Gaertner, & Davis LL, 400 S Country Farm Road Ste 330,
Wheaton, IL 60187-4547
aty +Thomas E. Springer, 400 S. County Farm Road, Suite 330, Wheaton, IL 60187-4547
tr +Thomas E Springer, Springer, Brown, Covey, Gaertner & Davis, 400 South County Farm Road,
Suite 330, Wheaton, IL 60187-4547
cr +Gregory Coste, 84b Ione Drive, South Elgin, IL 60177-2952
cr +Wells Fargo Bank, NA, c/o Codilis & Associates, P.C., 15W030 North Frontage Road, Suite 100,
Burr Ridge, IL 60527-6921
9863385 +Citibank, c/o Citicorp Retail Services, 245 Old Country Road, Melville, NY 11747-2726
10554948 +Citibank USA NA, POB 182149, Columbus, OH 43218-2149
10898301 Ford Motor Credit Company, P.O. Box 537901, Livonia, MI 48153-7901
10594449 +Greg Coste, 1065 Kane St, South Elgin, IL 60177-1450
9863387 +J.C. Penney, P.O. Box 981131, El Paso, TX 79998-1131
9863384 +John P. Carlin #, Macey & Aleman, 20 W. Kinzie, 13th Floor, Chicago, IL 60610-6392
10579622 +Kohl's Department Store, c/o Creditors Bankruptcy Service, P O Box 740933,
Dallas, TX 75374-0933
9863388 Kohls, PO Box 3120, Milwaukee, WI 53201-3120
9863389 +Meijer Inc, 2929 Walker Ave NW, Grand Rapids, MI 49544-9428
10583560 +Recovery Management Systems Corporation, For GE Money Bank, dba MEIJER,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
10583554 +Recovery Management Systems Corporation, For GE Money Bank, dba JCPENNEY,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
10583561 +Recovery Management Systems Corporation, For GE Money Bank, dba WAL-MART,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
9863390 Sears, PO Box 182149, Columbus, OH 43218-2149
9863391 Target, Retailers National Bank, PO Box 59231, Minneapolis, MN 55459-0231
10587903 +Target National Bank (fka Retailers National Bank), c/o Weinstein & Riley, P.S.,
2101 4th Avenue, Suite 900, Seattle, WA 98121-2339
9863392 +U.S.A.A., PO Box 65020, San Antonio, TX 78288-0001
10505401 +USAA Federal Savings Bank, c/o Weinstein & Riley, P.S., 2101 4th Avenue, Suite 900,
Seattle, WA 98121-2339
9863383 +Valerie J. McCarthy, 84 Ione Drive, Apt. B, South Elgin, IL 60177-2952
9863393 +Walmart, 620 Dundee, Dundee, IL 60118-3010
9863394 +Wells Fargo, 3101 W. 69th St., Edinah, MN 55435-2529

The following entities were served by electronic transmission on Jul 26, 2007.

aty +E-mail/PDF: snelson@snyderpark.com Jul 26 2007 03:00:13 Steven L Nelson,
Snyder, Schwarz, Park & Nelson, P.C., 1600 4th Avenue, Suite 200,
Rock Island, IL 61201-8632
10556916 +E-mail/PDF: mrdiscen@discoverfinancial.com Jul 26 2007 04:04:03
Discover Bank/Discover Financial Services, PO Box 8003, Hilliard, OH 43026-8003
9863386 E-mail/PDF: mrdiscen@discoverfinancial.com Jul 26 2007 04:04:03 Discover Card, PO Box 6011,
Dover, DE 19903-6011

TOTAL: 3

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty Thomas E Springer
r Jim Leduc
r Remax Affiliates Inc
aty* +Thomas E Springer, Springer, Brown, Covey, Gaertner & Davis, 400 South County Farm Road,
Suite 330, Wheaton, IL 60187-4547

TOTALS: 3, * 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0752-1
Case: 05-39067

User: amcc7
Form ID: pdf002

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Total Served: 32

Date Rcvd: Jul 25, 2007

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 27, 2007

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.